

Information to be collected by banks

Table 1: Information to be collected from individual SHG members where the total amount of loan to be attributed to or to be availed by the SHG member exceeds Rs. 30, 000³

Particulars required	Particulars provided	Basis	Modifications during Phase II
I. Non-Credit information			
1. Name of the SHG		To be provided by the SHG member	
2. Savings Bank Account Number of the SHG		To be provided by the SHG member	
3. Loan Account Number of the SHG		To be assigned by the bank	
4. Name of the SHG member		As it appears on the identity document accepted by the bank or record of the bank	
5. The identity document accepted by the bank		Aadhaar Card No. /Voter ID/PAN /Driving licence/ NREGA Card /Passport ⁴	
6. Unique number of the identity document accepted by the bank, if available		Documentary proof needed	
7. Father's /Husband's Name		As mentioned in the identity document accepted by the bank	
8. Male or Female		As declared by the SHG member	

² The forms set out in this appendix are meant to indicate the information requirements and could be digitized in any format, subject to all the particulars and details indicated herein being collected.

³ To be collected at the time of sanctioning a loan to new SHGs or at the time of renewal of existing loans or granting additional loans to the existing SHGs. With the approval of their boards, the banks with Gross NPA ratio exceeding 10% in the SHG loan segment may fix a lower threshold for collecting the information/data indicated in this Table and the next one. This amount will not include any subsidy or margin out of the member's own savings that goes towards funding the activity or the purpose for which the loan is taken (both either back end or front end).

⁴ The banks may specifically see if any of the SHG members would fall within the purview of DBR [circular DBR.AML.BC.No.15/14.01.001/2015-16 dated 1 July 2015](#) relating to introduction of simplified measures for proof of identity by RBI and offer Small Deposit Accounts/Basic Saving Bank Deposit Account to them. Wherever a SHG member is willing to open such an account, the KYC should be done as per RBI circular and reported to the Central KYC Registry and the CICs. No document to be collected if the KYC has already been done at the time of opening of the Savings bank Account of the SHG member, or otherwise.

9. Date of birth (if printed on the identity document)		DD/MM/YYYY	
10. Address (Complete address with State Code and PIN Code)		Declaration basis ⁵	
11. Information about other existing bank accounts		Declaration basis	
12. Educational level	Codes to be used Illiterate : 1 Passed 5th class : 2 Passed 8th class : 3 Passed 10th class : 4 Above 10th : 5	Declaration basis	
13. Occupation	Codes to be used Home maker : 1 Landless labourer : 2 Marginal Farmer: 3 Small Farmer : 4	Declaration basis	
14. Annual income in thousands of Rs.		Declaration basis	
15. Social strata	Codes to be used SC: 1 ST: 2 OBC: 3 General : 4	Declaration basis	
16. Mobile Number (if available)		Declaration basis	

II. Credit related information⁶

⁵ The bank to pull out information from Central KYC registry as and when that is set up

⁶ Not applicable, if the group loan is upto Rs. 1,00,000/-.

<p>17. Information about existing loans – through other SHGs where the individual is a member</p> <p>Status of the SHG Account</p> <p>Name of the SHG</p> <p>SHG’s loan Account Number</p> <p>Name of the lending bank</p> <p>Amount borrowed</p> <p>Amount outstanding</p> <p>Status of the account</p> <p>Regular</p> <p>Defaulter</p> <p>Settled</p> <p>Sub-judice</p>		<p>Based on the CIC report obtained by the bank or a bank report (in the absence of a CIC report)</p> <p>Based on the CIC report obtained by the bank, if available</p>	
<p>If in default, status of the SHG member’s loan account if the SHG loan was distributed to him/her⁷</p> <p>Name of the SHG</p> <p>Name of the lending bank</p> <p>Amount borrowed</p> <p>Amount outstanding</p>			<p>In phase I, the status of the SHG member’s loan account is to be enquired only if the SHG account was in default.</p> <p>In Phase II, the status of the SHG member’s loan account to be enquired if the SHG loan was distributed to him/her regardless of the status of SHG loan account</p> <p>[Based on CIC report, if available; in other cases a letter from the SHG to be relied upon]</p>

⁷ Until the data base of individual SHG members is accumulated in the CICs, this information may be collected and relied upon based on a letter provided by the SHG concerned. 17.2 will not be applicable if the SHG account is regular

18. The amount of loan proposed to be taken out of the group loan granted by the bank to the SHG ⁸		Letter from the President/Secretary of the SHG. To be verified by the bank later on.	
19. The loans taken by the member in individual capacity from other sourceszdCA		During Phase I, this information may be collected based on CIC reports, if available.	During Phase II, this information may be collected on a more firm basis i.e., if not available with CICs, individual bank/MFIs' reports may be sought once the member declares his previous borrowings.

⁸ All SHGs must decide upfront how they propose to utilize the SHG loan. The actual distribution of the loan to individual members wherever it was agreed to be above Rs. 30,000 or where the actual amount disbursed exceeded Rs.30000 thoughnot agreed at the time of taking loan from the bank, must be reported to the bank by the SHG office bearers. Non-adherence to this condition may be taken into account while extending further loan to the SHG or renewing its cash credit limit next time. The banks need to incorporate suitable clauses in the loan agreements relating to penal provisions for providing wrong information regarding the amount of loans taken out of the group loans. Depending upon their experience, banks may also insist on maintenance of verifiable record of the amounts distributed out of bank loans in cases where the average amount of loan availed by the SHG per member exceeds Rs.20,000/-.

Table 2: Information to be collected from individual SHG members where the total amount of loan to be attributed to or to be availed by the SHG member is upto Rs.30,000⁹

Particulars required	Particulars provided	Basis	Modifications during Phase II
I. Non-Credit information			
1. Name of the SHG		To be provided by the SHG member	
2. Savings Bank Account Number of the SHG		To be provided by the SHG member	
3. Loan Account Number of the SHG		To be assigned by the bank	
4. Name of the SHG member		As it appears on the identity document accepted by the bank or record of the bank	
5. The identity document accepted by the bank		Aadhaar Card No. /Voter ID/PAN/Driving licence/NREGA Card /Passport ¹⁰	
6. Unique number of the identity document accepted by the bank, if available		Documentary proof needed	
7. Father's /Husband's Name		As mentioned in the identity document accepted by the bank	
8. Male or Female		As declared by the	

⁹ To be collected at the time of sanctioning a loan to new SHGs or at the time of renewal of existing loans or granting additional loans to the existing SHGs. With the approval of their boards, the banks with Gross NPA ratio exceeding 10% in the SHG loan segment may fix a lower threshold for collecting the information/data indicated in this Table. This amount will not include any subsidy or margin out of the member's own savings that goes towards funding the activity or the purpose for which the loan is taken (both either back end or front end)

¹⁰ The banks may specifically see if any of the SHG members would fall within the purview of DBR [circular DBR.AML.BC.No.15/14.01.001/2015-16 dated 1 July 2015](#) relating to introduction of simplified measures for proof of identity by RBI and offer Small Deposit Accounts/Basic Saving Bank Deposit Account to them. Wherever a SHG member is willing to open such an account, the KYC should be done as per RBI circular and reported to the Central KYC Registry and the CICs. No document to be collected if the KYC has already been done at the time of opening of the Savings bank Account of the SHG member, or otherwise.

		SHG member	
9. Date of birth (if printed on the identity document)		DD/MM/YYYY	
10. Address (Complete address with State Code and PIN Code)		Declaration basis ¹¹	
11. Information about other existing bank accounts		Declaration basis	
12. Educational level	<p>Codes to be used</p> <p>Illiterate : 1 Passed 5th</p> <p>Class : 2 Passed 8th</p> <p>Class : 3 Passed 10th</p> <p>class : 4 Above 10th : 5</p>	Declaration basis	
13. Occupation	<p>Codes to be used</p> <p>Home maker : 1 Landless</p> <p>Labourer : 2 Marginal farmer : 3 Small Farmer : 4</p>	Declaration basis	
14. Annual income in thousands of Rs.		Declaration basis	
15. Social strata	<p>Codes to be used SC</p> <p>1</p> <p>ST 2</p> <p>OBC 3</p> <p>General 4</p>	Declaration basis	
16. Mobile Number (if available)		Declaration basis	

¹¹ The bank to pull out information from Central KYC registry as and when that is set up

II. Credit related information ¹²			
17. Information about existing loans – through other SHGs where the individual is a member 17.1 Status of the SHG Account Name of the SHG SHG loan account number Name of the lending bank Amount borrowed Amount outstanding Status of the account Regular Defaulter Settled Sub-judice	Not to be collected during phase I	Based on the CIC report obtained by the bank or a bank report (in the absence of a CIC report) Based on the CIC report obtained by the bank, if available	To be collected only during Phase II based on the CIC report obtained by the bank.
18. The loans taken by the member in individual capacity from other sources	Not to be collected during phase I		To be collected during Phase II; based on CIC report if available
19. The amount of loan proposed to be taken out of the group loan granted by the bank to the SHG		During phase I: The amount to be recorded based on a letter from the President/Secretary of the SHG	During Phase II: The amount of loan to be verified by the bank from the SHG records.

¹² Not applicable, if the group loan is upto Rs.1,00,000/-

Information to be uploaded/submitted to the CICs

Table 3¹³: Information on all individual SHG members to be reported by banks to CICs

I. Non- credit related information		Modifications during Phase II
1. Name (as it appears identity on the document)		
2. The nature of the identity document accepted by the bank		
3. Unique number of the identity document accepted by the bank, if available		
4. Date of birth (DD/MM/YYYY)		
5. Father's /Husband's Name		
6. Address (Complete address with State Code and PIN Code)		
7. Male or Female		
8. Name of the SHG of which the person is a member		
9. Savings Account Number of the SHG		
10. Loan Account Number of the SHG		
11. Reference number of any other identity document that has been relied upon by the bank		
12. Educational level of the SHG member	Codes to be used	

¹³ RBI has set up a Standing Technical Working Group comprising representatives from various credit institutions and CICs to institutionalise a continuing mechanism for reviewing and making changes where necessary to the data formats. This Group shall suitably adapt Table 3 for the purpose of reporting of data by banks to the CICs electronically

	Illiterate : 1 Passed 5th class : 2 Passed 8th class : 3 Passed 10th class : 4 Above 10th : 5	
13. Annual Income	Codes to be used Home maker : 1 Landless labourer : 2 Marginal farmer : 3 Small Farmer : 4	
14. Occupation		
15. Social strata	Codes to be used SC : 1 ST : 2 OBC : 3 General : 4	
16. Mobile No.		
II. Credit related information ¹⁴		
17. Amount of loan availed by the member from the SHG loan if it exceeds Rs.30,000.		The amount of loan availed by the member from the SHG loan regardless of the amount.

¹⁴ Not applicable, if the group loan is upto Rs. 1,00,000/-.

Table 4: Information on individual SHG members to be collected at the time of opening of new SHG Savings Bank Accounts of the SHG

Particulars required	Particulars provided	Basis
1. Name of the SHG		To be filled in by the SHG member
2. Savings Bank Account Number of the SHG		To be assigned by the bank
3. Name of the SHG member		As it appears on the identity document accepted by the bank
4. The identity document accepted by the bank		Aadhaar Card No. /Voter ID/PAN/Driving licence/NREGA Card /Passport ¹⁵
5. Unique number of the identity document accepted by the bank, if available		Documentary proof needed
6. Father's /Husband's Name		As mentioned in the identity document accepted by the bank
7. Male or Female		As declared by the SHG member
8. Date of birth (if printed on the identity document)		DD/MM/YYYY
9. Address (Complete address with State Code and PIN Code)		Declaration basis ¹⁶
10. Information about other existing		Declaration basis

¹⁵ The banks may specifically see if any of the SHG members would fall within the purview of DBR [circular DBR. AML.BC.No.15/14.01.001/2015-16 dated 1 July 2015](#) relating to introduction of simplified measures for proof of identity by RBI and offer Small Deposit Accounts/Basic Saving Bank Deposit Account to them. Wherever a SHG member is willing to open such an account, the KYC should be done as per RBI circular and reported to the Central KYC Registry and the CICs

¹⁶ The banks will pull out information from Central KYC registry as and when that is set up

bank accounts		
11. Educational level	Codes to be used Illiterate : 1 Passed 5th class : 2 Passed 8th class : 3 Passed 10thclass : 4 Above 10th 5	Declaration basis
12. Occupation	Codes to be used Home maker : 1 Landless Labourer : 2 Marginal Farmer: 3 Small Farmer : 4	Declaration basis
13. Annual income in thousands of Rs.		Declaration basis
14. Social strata	Codes to be used SC 1 ST 2 OBC 3 General : 4	Declaration basis
15. Mobile Number (if available)		Declaration basis